FIRST PRIORITY FINANCIAL CORP.

Content and A diversignment	FIRST PRIORITY	FINANCIAL CORP.				
Selection Surface and on- Surface in terms Selection Surface in the Surface in terms Surface in the Surf		1				
Seath	Selected balance and off-balance sheet items					
Sears	Assets					-3.6%
Counter Coun	Loans		\$240		\$244	1.7%
Section Sect	Construction & development		\$7		\$6	-19.8%
Section Sect	Closed-end 1-4 family residential		\$79		\$73	-7.9%
Section Sec	Home equity		\$29		\$28	-4.2%
Commercial Animatrial S41 S45 S74 2 2 2 2 3 3 4 2 3 3 3 3 3 3 3 3 3	Credit card Credit card		\$0		\$0	
Securitation contented Securitation conten	Other consumer					35.3%
Securitization outstanding principal So So So So So So So S	Commercial & Industrial				\$45	8.3%
Searchization outstanding principal	Commercial real estate		\$61		\$74	21.2%
Securities on customing principal So	Unused commitments		\$52		\$54	3.5%
Montagap-basked securities (SSE and private issue) 5.0						
Seet hander securities So						-63.8%
Sist						
Cosed-end mortgage originations	Other securities					
Cooked mortage originated for sole (quarter) 50 50	Cash & balances due		\$16		\$11	-32.1%
Cooked mortage originated for sole (quarter) 50 50	No. of the state o					
Some of the LOC originated for sale (quarter) So So			ro.		4.0	
So						
Commend HELOC originations sold (quorter) S0 S0						
Liabilities						
Deposits S246 S238 S23		<u> </u>				
Total other borrowings	Liabilities					
Equity Equity capital at quarter end S27 S28 Stock sales and transactions with parent holding company (cumulative through calendar year) S0 S0 S0 S0 S0 S0 S0 S	Deposits					
Equity capital at quarter end						
Equity capital at quarter end \$27	FHLB advances		\$11		\$13	18.2%
Stock sales and transactions with parent holding company (cumulative through calendar year) \$0	Equity					
Performance Ratios S.8% 9.4% Tier 1 leverage ratio S.8% 9.4% Tier 1 leverage ratio 11.5% 11.4% 11.4% 11.5% 11.4% 11.5% 11.4% 11.5% 11.4% 11.5% 11.4% 11.5% 11.4% 11.5% 11.4% 11.5% 11.4% 11.5% 11.4% 11.5% 11.4% 11.5% 11.4% 11.5% 11.4% 11.5% 11.	Equity capital at quarter end		\$27		\$28	
Tier 1 leverage ratio	Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0		\$0	
Tier 1 leverage ratio	Performance Ratios					
Total risk based capital ratio 12.6% 12.5% Return on equity¹ 4.8% 3.0% Return on assets¹ 0.5% 0.3% Net interest margin¹ 3.4% 3.6% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} 3.6% Loss provision to net charge-offs (qtr) 65.5% 84.6% Net charge-offs to average loans and leases¹ 1.0% 0.4% **Quarterly, annualized.** Noncurrent Loans Gross Charge-Offs			8.8%		9.4%	
Return on equity¹ 4.8% 3.0% Return on assets¹ 0.5% 0.3% Net interest margin¹ 3.4% 3.6% Coverage ratio ([ALLL+Alloc transfer risk)/Noncurrent loans)} 36.2% 60.1% Loss provision to net charge-offs (qtr) 65.5% 84.6% Net charge-offs to average loans and leases¹ 1.0% 0.4% ² Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 0.0% 0.0% 0.0% 0.0% Closed-end 1-4 family residential 0.2% 1.0% 0.0% 0.0% Home equity 7.0% 5.1% 1.1% 0.9% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.0% 0.0% Commercial & Industrial 11.2% 0.0% 0.0% 0.0% Commercial real estate 0.0% 2.6% 0.0% 0.0%	Tier 1 risk based capital ratio		11.5%			
Return on assets	Total risk based capital ratio		12.6%			
Net interest margin¹ 3.4% 3.6% Coverage ratio {{ALLL+Alloc transfer risk//Noncurrent loans}} 36.2% 60.1% Loss provision to net charge-offs (qtr) 65.5% 84.6% Net charge-offs to average loans and leases¹ 1.0% 0.4% ¹ Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 0.0% 0.0% 0.0% 0.0% Closed-end 1-4 family residential 0.2% 1.0% 0.0% 0.0% Home equity 7.0% 5.1% 1.1% 0.9% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.0% 0.0% Commercial & Industrial 11.2% 0.0% 0.0% 0.0% Commercial real estate 0.0% 0.0% 0.0% 0.0%	Return on equity ¹		4.8%		3.0%	
Coverage ratio { ALLL+Alloc transfer risk/ Noncurrent loans}	Return on assets ¹		0.5%		0.3%	
Loss provision to net charge-offs (qtr) 65.5% 84.6% Net charge-offs to average loans and leases¹ 1.0% 0.4% ¹ Quarterly, annualized. Noncurrent Loans Gross Charge-Offs						
Net charge-offs to average loans and leases¹ 1.0% 0.4% **Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 0.0% 0.0% 0.0% 0.0% 0.0% Closed-end 1-4 family residential 0.2% 1.0% 0.0% 0.0% Home equity 7.0% 5.1% 1.1% 0.9% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.0% 0.0% Commercial & Industrial 11.2% 0.0% 0.0% 0.0% Commercial real estate 0.0% 2.6% 0.0% 0.0%	Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}					
Noncurrent Loans Gross Charge-Offs					i i	
Noncurrent Loans Gross Charge-Offs			1.0%		0.4%	-
Asset Quality (% of Total Loan Type) 2011 2012 2011 2012 Construction & development 0.0% 0.0% 0.0% 0.0% Closed-end 1-4 family residential 0.2% 1.0% 0.0% 0.0% Home equity 7.0% 5.1% 1.1% 0.9% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.1% 0.0% Commercial & Industrial 11.2% 0.0% 0.6% 0.0% Commercial real estate 0.0% 2.6% 0.0% 0.0%	¹ Quarterly, annualized.					
Construction & development 0.0% 0.0% 0.0% 0.0% Closed-end 1-4 family residential 0.2% 1.0% 0.0% 0.0% Home equity 7.0% 5.1% 1.1% 0.9% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.1% 0.0% Commercial & Industrial 11.2% 0.0% 0.6% 0.0% Commercial real estate 0.0% 2.6% 0.0% 0.0%		Noncurre	nt Loans	Gross Charge-Offs		
Closed-end 1-4 family residential 0.2% 1.0% 0.0% Home equity 7.0% 5.1% 1.1% 0.9% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.1% 0.0% Commercial & Industrial 11.2% 0.0% 0.6% 0.0% Commercial real estate 0.0% 2.6% 0.0% 0.0%	Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Home equity 7.0% 5.1% 1.1% 0.9%	Construction & development	0.0%	0.0%	0.0%	0.0%	
Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.0% 0.0% 0.1% 0.0% Commercial & Industrial 11.2% 0.0% 0.6% 0.0% Commercial real estate 0.0% 2.6% 0.0% 0.0%	Closed-end 1-4 family residential	0.2%		0.0%	0.0%	-
Other consumer 0.0% 0.0% 0.1% 0.0% Commercial & Industrial 11.2% 0.0% 0.6% 0.0% Commercial real estate 0.0% 2.6% 0.0% 0.0%	Home equity		5.1%	1.1%	0.9%	
Commercial & Industrial 11.2% 0.0% 0.6% 0.0% Commercial real estate 0.0% 2.6% 0.0% 0.0%						-
Commercial real estate 0.0% 2.6% 0.0% 0.0%						
						-
Total loans 2.8% 1.7% 0.3% 0.1%						